

TRAVEL INSURANCE FOR STUDENTS

Policy holder: Stockholms stad
 Policy number: 830792570
 Valid from January 1, 2020

A. GENERAL CONDITIONS – VALIDITY AND SCOPE OF COVERAGE

To whom and when the policy is applicable?

The insurance applies for students and other categories according to list of insured persons who travels on behalf of the policy holder. The insured persons should be permanent residents in the Nordic countries and registered in a Nordic regional social insurance. The insurance applies to trips from the time the insured leaves his / her home/school/ workplace and ceases to apply upon his / her return to either of these places. Travel between the insured's home and workplace/school is not included in the insurance. The insurance also applies during max 14 vacation days in direct conjunction with a trip abroad. The insurance applies for a consecutive period of 180 days unless otherwise agreed and stated in the insurance policy.

Policy conditions

The insurance applies in accordance with Europeiska ERV's Policy Conditions May 25, 2018 for Corporate Travel Insurance for sections below. Please note it is always the full terms and conditions of the insurance that apply when a claim is settled. The policy conditions are available at www.erv.se

Security directives

Certain limitations with regard to scope and amount, requirements concerning standards of care and exceptions apply for the insurance, it is the responsibility of the insured person to study these limitations. For full compensation according to the terms and conditions to be paid, the standards of care and the security directives must be followed.

Notify travel to war zone / high risk zone

If you are planning to travel to a war zone or high risk zone special conditions apply and you must contact us for preapproval before departure in order to have the insurance apply. Visit erv.se for more information and notification.

Group travel

Journey where several insured persons participate or will stay together at the same place must be reported to Europeiska ERV prior to the departure, when the accumulative benefit in case of death exceeds MSEK 100. Further information can be found at www.erv.se or in the insurance conditions.

Procedure in the event of a claim

You can notify your claim online at www.erv.se/foretag. Make your claim as soon as possible, but no later than six months from the date of incident. Please save any original doctor's certificates, police reports, other certificates and /or original receipts of expenses after you have attached them in the notification.

SCOPE OF INSURANCE AND MAXIMUM COMPENSATION (AMOUNT IN SEK) PER PERSON AND INCIDENT

B. ILLNESS AND ACCIDENT

Medical and dental treatment costs in the event of accident, maximum 3 years in the event of acute illness, maximum 1 year	Customary and reasonable expenses
Prescribed drugs and medicines	Customary and reasonable expenses
Acute dental treatment and in connection with accidents	Customary and reasonable expenses
Travel in connection with care and treatment	Customary and reasonable expenses
Consultations with a registered chiropractor or naprapath (Up to five consultations without the need for referral)	Customary and reasonable expenses
Extra expenses for home transport	Customary and reasonable expenses
Close relatives' travel to seriously ill/injured person or in the event of death Extra expenses for board and lodging, (maximum 60 days)	Customary and reasonable expenses
Supplementary living expenses and supplementary expenses for home journey in the event of extended stay due to illness/accidental injury (maximum 60 days)	Customary and reasonable expenses
Local funeral	30,000
Extra expenses in the event of hospitalisation abroad	219,000 (maximum 600 SEK/day)

Illness and accident

Compensation is paid for reasonable and customary expenses in case of acute illness or accident and for temporary treatment at the destination in case of acute dental problems. Please make sure to get medical certificates and receipts for out of pocket expenses. In case of illness or accident Europeiska ERV Alarm should be contacted. Please note that pre-authorization from Europeiska ERV or Europeiska ERV Alarm is required e.g. regarding:

- all scheduled hospital admissions
- medical evacuation / repatriation
- treatment where the costs are estimated to exceed SEK 10 000.

In order for a correct settlement, please enclose medical certificates and receipts.

Medical Repatriation

In case of serious incidents repatriation is included. Europeiska ERV Alarm must always be contacted before repatriation.

C. DISABILITY AND DEATH COMPENSATION

In case of death due to accident	47 300
In case of disability, medical/economic due to accident	
Disability less than 50%	709 500
Disability 50% or more	1 419 000
Aids and devices	50,000

For individuals who have reached the age of 75, the compensation is maximised to SEK 100 000 in case of death and SEK 300,000 in case of disability.

D. INTERRUPTION OF TRAVEL

Extra expenses for journey home due to an emergency situation	Customary and reasonable expenses
Compensation for hotel/travelling expenses	50,000

Compensation is payable if a serious illness or accident of life-threatening nature has affected a close relative or a close work colleague in the home area. Compensation is payable in case of serious damage or break-in in the residence or at the workplace in the home country which necessitates the insured travelling home immediately.

E. JOURNEY OF REPLACEMENT PERSON

If the insured person must be replaced	Customary and reasonable expenses
Repayment of unutilised travel costs	50,000

F. CRISIS THERAPY

Maximum of 10 treatment sessions with a certified psychologist	25,000
For the insured's spouse/partner/registered partner and children in the event that the insured dies during a business trip. Up to 10 consultations for crisis therapy.	25,000
In case of 30 % medical disability	25,000

G. LUGGAGE COVERAGE

Personal property (of which for theft-prone property 30 000)	80,000
Company property	30,000
Travel documents	30,000
Money (current coins and bank notes)	5,000
Supplementary expenses to block charge card/credit card/bank card	5,000
New keys for motor vehicle/insured's private residence	10,000

Compensation is payable for damage to, or loss of, the insured's property brought on the trip and intended for use during the trip caused by a sudden and unforeseen event. The property may be rented or borrowed. In order for full compensation to be payable, the insured must take due care of their property. Theft must be reported to the local police authorities. Remember to ask for a police report. In case of theft during transport or in a hotel, the theft should also be reported to the transport company or the hotel.

H. DELAY	
Delayed luggage during outward journey, no qualifying period	6,000
After 24 hours an additional	6,000
Delayed luggage return trip	1,500
Delays in public transport	5,000
Missed departure cover	30,000

Delay of luggage or public transport

In case of delayed luggage compensation will be paid for necessary and reasonable supplementary costs for the purpose of the trip, e.g. clothing, essential toiletries and bag. In case of delayed public transport compensation will be paid for necessary and reasonable supplementary costs caused by the delay. The costs should be verified by original receipts for out of pocket expenses and a delay certificate from the carrier, showing the duration of the delay or in case of delayed luggage a Property Irregularity Report.

Missed departure coverage

If the insured during direct travel from the residence or work place to the place of departure is delayed and consequently misses a booked public transport departure, compensation is paid for necessary and reasonable supplementary cost for catching up with the original schedule.

I. SECURITY PACKAGE	
Additional costs in case of evacuation from war zone or high risk area	50,000
Additional costs in case of extended stay due to quarantine or natural catastrophe	50,000
Additional costs in case of closure by order of public authority	6 000

J. PERSONAL LIABILITY COVERAGE	
For personal injury and/or property damage	10,000,000
<i>If you should incur a liability claim or need to use the legal expenses coverage, please contact Europeiska ERV immediately.</i>	

K. LEGAL EXPENSES COVERAGE	
For the insured person as a private individual	250,000
An excess equivalent to 20% of the expenses, however, at a minimum SEK 1 000	
<i>If you should need to use the legal expenses coverage, please contact Europeiska ERV immediately.</i>	

L. ASSAULT COVERAGE	
For personal injury	750,000
<i>Assault must be reported to the local police authorities. You should also contact a medical doctor for care and treatment. Remember to ask for a police report and medical certificates.</i>	